

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE: JOHN M. SAUL
 KARON R. SAUL

CASE NO.: 3:13-bk-06499-JAF

Debtors

**ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED STATUS OF
BANK OF AMERICA AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of BANK OF AMERICA (the "creditor") and to Strip Lien (the "Motion"), which was served upon all interested parties on December 17, 2013 with Local Rule 2002-4 negative notice legend informing the parties of their opportunity to object within 30 days of the date of service. No party filed an objection within the time permitted. The Court therefore considers the matter to be unopposed. It is

ORDERED:

1. The Motion is **GRANTED**.
2. Any claim filed by the creditor shall be treated as an unsecured claim in the Chapter 7 Case.
3. The real property (the "Real Property") that is subject of the Motion is located at 915 Carlotta Road East, Jacksonville, Florida 32211 (Property Tax ID No.: 142569 000), and more particularly described as follows:

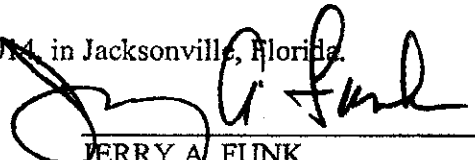
THE SOUTH TWENTY S20 FEET OF LOT NINETEEN (19) TOGETHER WITH ALL OF LOT TWENTY (20), ALDERMAN PARK, UNIT ONE, ACCORDING TO PLAT THEREOF AS RECORDED OF DUVAL COUNTY, FLORIDA; AND THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE F. RICHARD GRANT, SECTION 52, TOWNSHIP 2 SOUTH, RANGE 27 EAST AND FURHTER

"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 7883"

BEING A PORTION OF A PARCEL MARKED ELIZA WHITE SHOWN ON PLOT OF ALDERMAN REALTY CO'S FARMS AS RECORDED IN PLAT BOOK 5, PAGE 99 OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS BEGINNING AT THE SOUTHEAST CORNER OF LOT 20, ALDERMAN PARK, UNIT 1, AS RECORDED IN PLAT BOOK 25, PAGE 99 OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA, THENCE NORTH 89 DEGREES 39 MINUTES 50 SECONDS EAST, ALONG AN EASTERLY PROLONGATION OF A SOUTHERLY LINE OF SAID LOT 20, 50 FEET; THENCE NORTH 0 DEGREES 39 MINUTES 50 SECONDS WEST, 50 FEET TO A POINT IN THE EASTERLY BOUNDARY OF LOT 19 OF SAID ALDERMAN PARK, UNIT 1; THENCE SOUTH 0 DEGREES 20 MINUTES 10 SECONDS EAST ALONG THE EASTERLY BOUNDARY OF SAID LOTS NUMBERS 19 AND 20, 100 FEET TO THE POINT OF BEGINNING. ALL SITUATED IN DUVAL COUNTY STATE OF FLORIDA. All the foregoing as recorded in O.R. Book 13458, Page 1424 Official Records of Duval County, Florida.

4. The third mortgage held by the creditor executed on August 13, 2002 by Debtors and recorded in O.R. Book 10638, Pages 1526-1533, of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 7 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of the creditor's lien prior to the entry of the Debtor's discharge.

DATED this 30 day of January, 2014, in Jacksonville, Florida.


JERRY A. FUNK
United States Bankruptcy Judge

Albert H. Mickler, Attorney for Debtors, is directed to serve a copy of this Order on interested parties and file a proof of service within three (3) days of entry of the Order.